
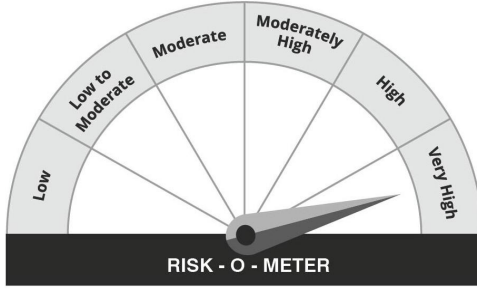


**NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF NJ BALANCED ADVANTAGE FUND.**

Notice is hereby given that Risk-o-meter for scheme of NJ Mutual Fund was calculated in accordance with SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020, based on portfolio as on December 31, 2021.

Change to the Risk-o-meter as on December 31, 2021 vis-à-vis Risk-o-meter as on November 30, 2021, is as follows:

Name of the Scheme	Risk level based on portfolio as on November 30, 2021	Revised Risk level based on portfolio as on December 31, 2021
NJ Balanced Advantage Fund	 <p style="text-align: center;">RISK - O - METER</p> <p style="text-align: center;">Investors understand that their principal will be at <b>Moderate Risk</b></p>	 <p style="text-align: center;">RISK - O - METER</p> <p style="text-align: center;">Investors understand that their principal will be at <b>Very High Risk</b></p>

All other terms and conditions of the Scheme Information Document and Key Information Memorandum of NJ Balanced Advantage Fund read with the addenda issued from time to time, will remain unchanged.

This Notice-cum-Addendum forms an integral part of the SID and KIM of NJ Balanced Advantage Fund. All the other provisions of the SID and KIM of NJ Balanced Advantage Fund, except as specifically modified herein above remain unchanged. Further, it may be noted that necessary/ incidental changes, if any, shall be made in the SID and KIM of NJ Balanced Advantage Fund in the above regard.

**For NJ Asset Management Private Limited**  
(Formerly known as NJ Advisory Services Private Limited)  
**Investment Manager of NJ Mutual Fund**

Sd/-  
**Rajiv Shastri**  
Director and Chief Executive Officer  
(DIN: 02143422)

Date: January 07, 2022  
Place: Mumbai

**For further details, please contact:** NJ Asset Management Private Limited (CIN U67100GJ2005PTC046959) **Registered office:** Block no. 901, 6th floor, B tower, Udhna Udyognagar Sangh Commercial Complex, Central Road No.10, Udhna. Surat - 394210. Gujarat. Telephone Number – 0261 4025901. **Corporate office:** Unit no. 101A, 1st floor, Hallmark Business Plaza, Bandra (East). Mumbai – 400051. Telephone number: 022-68940000 **Email id:** [customercare@njmutualfund.com](mailto:customercare@njmutualfund.com)  
**Website:** <https://www.njmutualfund.com>

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**